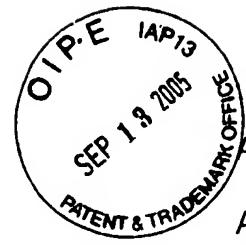


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



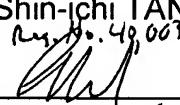
Applicant : Shin-ichi TANAKA
 Appl. No. : 10/531,735
 (U.S. National Stage of PCT/JP2003/012666)
 Filed : October 2, 2003
 Group Art Unit : Not Yet Assigned
 Examiner : Not Yet Assigned
 For : ELECTRONIC SETTLEMENT METHOD, RECORDING MEDIUM
 CARRYING ELECTRONIC MONEY AND PROCESSING DEVICE
 OF ELECTRONIC MONEY

COMPLETION OF RECORD

Commissioner for Patents
 U.S. Patent and Trademark Office
 Customer Service Window, Mail Stop AMENDMENT
 Randolph Building
 401 Dulany Street
 Alexandria, VA 22314

Sir :
 In accordance with the duty of disclosure under 37 C.F.R. §1.56 and
 §§1.97-1.98, applicant hereby submits a copy of an English language translation
 of the International Preliminary Examination Report dated December 27, 2004, in
 which no new document was cited.

Should the Examiner have any questions, the Examiner is invited to
 contact the undersigned at the below-listed telephone number.

Respectfully Submitted,
 Shin-ichi TANAKA 
 Alan M. Lenkin
 Reg. #40063

Bruce H. Bernstein
 Reg. No. 29,027

September 13, 2005
 GREENBLUM & BERNSTEIN, P.L.C.
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 (703) 716-1191

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NOTIFICATION OF TRANSMITTAL
OF COPIES OF TRANSLATION
OF THE INTERNATIONAL PRELIMINARY REPORT
ON PATENTABILITY
(CHAPTER I OR CHAPTER II
OF THE PATENT COOPERATION TREATY)
(PCT Rule 72.2)

From the INTERNATIONAL BUREAU

To:

KAWAMIYA, Osamu
AOYAMA & PARTNERS
IMP Building, 3-7, Shiromi 1-chome
Chuo-ku, Osaka-shi, Osaka 540-0001
JAPON



Date of mailing (day/month/year) 30 June 2005 (30.06.2005)	
Applicant's or agent's file reference 663980	IMPORTANT NOTIFICATION
International application No. PCT/JP2003/012666	International filing date (day/month/year) 02 October 2003 (02.10.2003)
Applicant MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD. et al	

1. Transmittal of the translation to the applicant.

The International Bureau transmits herewith a copy of the English translation made by the International Bureau of the international preliminary examination report established by the International Preliminary Examining Authority.

2. Transmittal of the copy of the translation to the elected Offices.

The International Bureau notifies the applicant that copies of that translation have been transmitted to the following elected Offices requiring such translation:

AZ, CA, CH, CN, EP, GH, KG, KR, MK, MZ, RO, RU, TM

The following elected Offices, having waived the requirement for such a transmittal at this time, will receive copies of that translation from the International Bureau only upon their request:

AE, AG, AL, AM, AP, AT, AU, BA, BB, BG, BR, BY, BZ, CO, CR, CU, CZ, DE, DK, DM, DZ, EA, EC, EE, EG, ES, FI, GB, GD, GE, GM, HR, HU, ID, IL, IN, IS, JP, KE, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MN, MW, MX, NI, NO, NZ, OA, OM, PG, PH, PL, PT, SC, SD, SE, SG, SK, SL, SY, TJ, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW

3. Reminder regarding translation into (one of) the official language(s) of the elected Office(s).

The applicant is reminded that, where a translation of the international application must be furnished to an elected Office, that translation must contain a translation of any annexes to the international preliminary examination report.

It is the applicant's responsibility to prepare and furnish such translation directly to each elected Office concerned (Rule 74.1). See Volume II of the PCT Applicant's Guide for further details.

The International Bureau of WIPO
34, chemin des Colombettes
1211 Geneva 20, Switzerland

Authorized officer

Masashi Honda

Facsimile No.+41 22 740 14 35

Facsimile No.+41 22 338 70 10

外国方式

PATENT COOPERATION TREATY



PCT

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY
(Chapter II of the Patent Cooperation Treaty)

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference 663980	FOR FURTHER ACTION		See Form PCT/IPEA/416
International application No. PCT/JP2003/012666	International filing date (day/month/year) 02 October 2003 (02.10.2003)	Priority date (day/month/year) 18 October 2002 (18.10.2002)	
International Patent Classification (IPC) or national classification and IPC G06F 17/60			
Applicant	MATSHUSITA ELECTRIC INDUSTRIAL CO., LTD.		

<p>1. This report is the international preliminary examination report, established by this International Preliminary Examining Authority under Article 35 and transmitted to the applicant according to Article 36.</p> <p>2. This REPORT consists of a total of <u>7</u> sheets, including this cover sheet.</p> <p>3. This report is also accompanied by ANNEXES, comprising:</p> <p>a. <input checked="" type="checkbox"/> (<i>sent to the applicant and to the International Bureau</i>) a total of <u>5</u> sheets, as follows:</p> <p><input checked="" type="checkbox"/> sheets of the description, claims and/or drawings which have been amended and are the basis of this report and/or sheets containing rectifications authorized by this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions).</p> <p><input type="checkbox"/> sheets which supersede earlier sheets, but which this Authority considers contain an amendment that goes beyond the disclosure in the international application as filed, as indicated in item 4 of Box No. I and the Supplemental Box.</p> <p>b. <input type="checkbox"/> (<i>sent to the International Bureau only</i>) a total of (indicate type and number of electronic carrier(s)) _____, containing a sequence listing and/or tables related thereto, in computer readable form only, as indicated in the Supplemental Box Relating to Sequence Listing (see Section 802 of the Administrative Instructions).</p> <p>4. This report contains indications relating to the following items:</p> <p><input checked="" type="checkbox"/> Box No. I Basis of the report</p> <p><input type="checkbox"/> Box No. II Priority</p> <p><input checked="" type="checkbox"/> Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability</p> <p><input type="checkbox"/> Box No. IV Lack of unity of invention</p> <p><input checked="" type="checkbox"/> Box No. V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement</p> <p><input type="checkbox"/> Box No. VI Certain documents cited</p> <p><input type="checkbox"/> Box No. VII Certain defects in the international application</p> <p><input type="checkbox"/> Box No. VIII Certain observations on the international application</p>
--

Date of submission of the demand 01 April 2004 (01.04.2004)	Date of completion of this report 27 December 2004 (27.12.2004)
Name and mailing address of the IPEA/JP	Authorized officer
Facsimile No.	Telephone No.

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

International application No.

PCT/JP2003/012666

Box No. I Basis of the report

1. With regard to the language, this report is based on the international application in the language in which it was filed, unless otherwise indicated under this item.

This report is based on translations from the original language into the following language _____ which is language of a translation furnished for the purpose of:

international search (under Rules 12.3 and 23.1(b))
 publication of the international application (under Rule 12.4)
 international preliminary examination (under Rules 55.2 and/or 55.3)

2. With regard to the elements of the international application, this report is based on (replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report):

The international application as originally filed/furnished

the description:
 pages _____ 1-17 _____, as originally filed/furnished
 pages* _____ received by this Authority on _____
 pages* _____ received by this Authority on _____

the claims:
 pages _____ 3, 4, 6, 7, 13-15, 17-22 _____, as originally filed/furnished
 pages* _____, as amended (together with any statement) under Article 19 _____
 pages* _____ received by this Authority on 04 October 2004 (04.10.2004)
 pages* _____ received by this Authority on _____

the drawings:
 pages _____ 1-12 _____, as originally filed/furnished
 pages* _____ received by this Authority on _____
 pages* _____ received by this Authority on _____

a sequence listing and/or any related table(s) – see Supplemental Box Relating to Sequence Listing.

3. The amendments have resulted in the cancellation of:

the description, pages _____
 the claims, Nos. _____
 the drawings, sheets/figs _____
 the sequence listing (specify): _____
 any table(s) related to sequence listing (specify): _____

4. This report has been established as if (some of) the amendments annexed to this report and listed below had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).

the description, pages _____
 the claims, Nos. _____
 the drawings, sheets/figs _____
 the sequence listing (specify): _____
 any table(s) related to sequence listing (specify): _____

* If item 4 applies, some or all of those sheets may be marked "superseded."

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability

The questions whether the claimed invention appears to be novel, to involve an inventive step (to be non obvious), or to be industrially applicable have not been examined in respect of:

the entire international application.

claims Nos. 1-14, 17-21, 23

because:

the said international application, or the said claims Nos. 1-14, 17-21, 23
relate to the following subject matter which does not require an international preliminary examination (specify):

SEE SUPPLEMENTAL SHEET

the description, claims or drawings (*indicate particular elements below*) or said claims Nos. _____
are so unclear that no meaningful opinion could be formed (specify):

the claims, or said claims Nos. _____ are so inadequately supported
by the description that no meaningful opinion could be formed.

no international search report has been established for said claims Nos. 1-14, 17-21, 23

the nucleotide and/or amino acid sequence listing does not comply with the standard provided for in Annex C of the
Administrative Instructions in that:

the written form

has not been furnished

does not comply with the standard

the computer readable form

has not been furnished

does not comply with the standard

the tables related to the nucleotide and/or amino acid sequence listing, if in computer readable form only, do not comply with
the technical requirements provided for in Annex C-bis of the Administrative Instructions.

see Supplemental Box for further details.

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.
PCT/JP 03/12666Supplemental Box
(To be used when the space in any of the preceding boxes is not sufficient)

Continuation of: III. 1.

The subject matter of claims 1 to 7, 17 to 21 and 23 relates nominally and substantially to methods of doing business (*Regulations*, Rule 67.1(iii)). A unique technical feature (*Guidelines*, §9.04) cannot be found in the subject matter of claims 15, 16 and 22; these claims are substantially also oriented towards methods of doing business.)

The subject matter of claims 8 to 14 merely gives meaning to business procedures concerning recorded information, and therefore constitutes a mere presentation of information (*Regulations*, Rule 67.1(v)).

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.
PCT/JP 03/12666

V. Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)	Claims	15, 16, 22	YES
	Claims		NO
Inventive step (IS)	Claims	16	YES
	Claims	15, 22	NO
Industrial applicability (IA)	Claims	15, 16, 22	YES
	Claims		NO

2. Citations and explanations

Documents cited in the international search report:

Document 1: EP 1232776 A2 (Hitachi, Ltd.)

Document 2: JP 2000-250988 A (Hitachi, Ltd.)

Documents cited in the international preliminary examination:

Document 3: WO 01/29750 A1 (Yahoo! Inc.), 26 April 2001 & AU 200110948 A1 & EP 1257963 A1 & JP 2003-512679 A

Document 4: JP 6-295390 A (Fujitsu Limited), 21 October 1994 & US 2004/0054586 A1

Explanation

Claim 15

The invention set forth in claim 15 does not involve an inventive step in the light of document 3. Document 3 sets forth "Yahoo! Points" which are points (effectively electronic money) which are used for online auctions and shopping (Section IV). Document 3 also discusses the introduction of points of a plurality of classes which are controlled by different rules (Subsection E), and proposes the concept of "points could decay over time, with a half-life, much like uranium". The term "decay" is used, and its meaning is quite obvious: in other words, to lose in

value. The face value of the points is lost due to predetermined factors, and the resultant total value of points at the end of a specific period becomes half of the value at the start of the period. It would be easy for a person skilled in the art to conceive of the action of reducing value (in the reduction rate information in claim 8 and) in this claim as the (information and) action required as a matter of course for the implementation of points using such a concept.

Moreover, the invention set forth in claim 15 does not involve an inventive step in the light of document 4. Document 4 mentions a reduction in value of points based on the number of days which have elapsed since the most recent purchase date (see fig. 23 and the explanation of said drawing).

Claim 16

The invention set forth in claim 16 is novel and involves an inventive step in relation to the aforementioned documents (if the points referred to in Box III are not brought into question). None of the documents indicates that payment is made by adding the balances of two types of electronic money on the basis of a restriction of "the percentage accounted for by the first type of electronic money", and it would not be easy for a person skilled in the art to conceive of said feature in the light of the aforementioned documents or a simple combination thereof.

Claim 22

The invention set forth in claim 22 does not involve an inventive step in the light of documents 2 and 3. Document 2 indicates that the upper limit/lower limit amounts set for each of a plurality of payment/("settlement") methods acts as a restriction on

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/JP 03/12666

the selection of (one or a plurality of) payment methods. The invention set forth in claim 22 is effectively the same as the invention which would be obtained by applying such a restriction to the invention set forth in document 3. In the light of the fact that the restrictions set forth in document 2 apply regardless to the actual form of the individual payment method, and the fact that the plurality of point classes (and other forms of value referred to, such as mileage points) set forth in document 3 are obviously regarded as a plurality of (distinct) payment installment sets, it would not be particularly difficult for a person skilled in the art to combine these elements.

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